

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION AT DAYTON**

In re:

Edward P Malloy
Christine M Malloy
Debtor(s)

Case No. 15-30783

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jeffrey M Kellner, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/18/2015.
- 2) The plan was confirmed on 09/01/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/17/2016, 09/20/2018, 09/26/2018.
- 5) The case was dismissed on 03/20/2019.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 54.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$80,719.94.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$110,515.00
Less amount refunded to debtor	\$1,704.00

NET RECEIPTS: \$108,811.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$7,174.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$7,174.85

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAS Debt Recovery Inc	Unsecured	524.00	NA	NA	0.00	0.00
ACB American, Inc.	Unsecured	131.53	NA	NA	0.00	0.00
ACB American, Inc.	Unsecured	150.00	NA	NA	0.00	0.00
Access Group Loan Servicing	Unsecured	43,514.46	NA	NA	0.00	0.00
ADAM B HALL	Unsecured	NA	NA	NA	0.00	0.00
Alexandria Vaneck, Co., LPA	Unsecured	69.60	NA	NA	0.00	0.00
ALW Sourcing, LLC	Unsecured	1,644.87	NA	NA	0.00	0.00
American Collection Systems, Inc.	Unsecured	22.60	NA	NA	0.00	0.00
Amiercan Ambulette & Ambulance Inc.	Unsecured	105.00	NA	NA	0.00	0.00
Assetcare, Inc.	Unsecured	141.98	NA	NA	0.00	0.00
Assetcare, Inc.	Unsecured	168.00	NA	NA	0.00	0.00
ATLAS ACQUISITIONS LLC	Unsecured	NA	652.09	652.09	0.00	0.00
ATTORNEY GENERAL STATE OF OHI	Priority	59,413.35	8,243.81	8,243.81	0.00	0.00
ATTORNEY GENERAL STATE OF OHI	Unsecured	0.00	66,558.65	66,558.65	0.00	0.00
BANK OF NEW YORK MELLON	Unsecured	NA	NA	NA	0.00	0.00
BANK OF NEW YORK MELLON	Secured	0.00	0.00	0.00	4,026.06	0.00
BANK OF NEW YORK MELLON	Secured	15,000.00	0.00	31,825.89	26,031.15	0.00
BANK OF NEW YORK MELLON	Secured	75,812.21	92,405.54	17,946.04	17,946.04	0.00
BANK OF NEW YORK MELLON	Secured	0.00	0.00	12,531.10	12,531.10	0.00
BANK OF NEW YORK MELLON	Secured	0.00	0.00	13,171.00	13,171.00	0.00
BANK OF NEW YORK MELLON	Secured	0.00	0.00	13,084.28	13,084.28	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	0.00	0.00	3,187.69	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	0.00	4,060.42	4,060.42	0.00
BAYVIEW LOAN SERVICING LLC	Secured	23,000.00	23,851.98	5,862.70	5,862.70	0.00
BAYVIEW LOAN SERVICING LLC	Unsecured	NA	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	0.00	2,122.09	1,735.71	0.00
Capial Recovery Service, LLC	Unsecured	91.81	NA	NA	0.00	0.00
CASHLAND	Unsecured	1,290.48	NA	NA	0.00	0.00
CBCS	Unsecured	287.63	NA	NA	0.00	0.00
CBCS	Unsecured	33.80	NA	NA	0.00	0.00
CBCS	Unsecured	66.31	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CBCS	Unsecured	249.29	NA	NA	0.00	0.00
CBCS	Unsecured	150.00	NA	NA	0.00	0.00
CBCS	Unsecured	249.29	NA	NA	0.00	0.00
CBCS	Unsecured	150.00	NA	NA	0.00	0.00
CBCS	Unsecured	100.00	NA	NA	0.00	0.00
CBCS	Unsecured	150.00	NA	NA	0.00	0.00
CBCS	Unsecured	2,178.53	NA	NA	0.00	0.00
CBCS	Unsecured	305.00	NA	NA	0.00	0.00
Certegy Payment Recovery Services, Inc.	Unsecured	690.79	NA	NA	0.00	0.00
City of Columbus, Ohio	Unsecured	60.00	NA	NA	0.00	0.00
City of Oakwood, Ohio	Unsecured	3,267.14	NA	NA	0.00	0.00
City of Oakwood, Ohio	Unsecured	486.92	NA	NA	0.00	0.00
City of Oakwood, Ohio	Unsecured	83.30	NA	NA	0.00	0.00
City of Oakwood, Ohio	Unsecured	350.00	NA	NA	0.00	0.00
COMPUNET CLINICAL LABORATORI	Unsecured	31.94	NA	NA	0.00	0.00
COMPUNET CLINICAL LABORATORI	Unsecured	1,673.93	NA	NA	0.00	0.00
Congregation Torat Emet	Unsecured	4,420.00	NA	NA	0.00	0.00
Controlled Credit Corporation	Unsecured	1,034.00	NA	NA	0.00	0.00
Controlled Credit Corporation	Unsecured	2,007.00	NA	NA	0.00	0.00
Credit Services Incorporated	Unsecured	4,452.19	NA	NA	0.00	0.00
Credit Solutions, LLC	Unsecured	157.60	NA	NA	0.00	0.00
Crestwood Mgmt LLC	Unsecured	80.65	NA	NA	0.00	0.00
DAYTON CHILDRENS MEDICAL CEN	Unsecured	150.00	150.00	150.00	0.00	0.00
Digestive Specialists, Inc.	Unsecured	1,216.66	NA	NA	0.00	0.00
dj Ortho	Unsecured	56.68	NA	NA	0.00	0.00
Dr. Palmer Dermatology Laser Su	Unsecured	152.47	NA	NA	0.00	0.00
ECMC	Unsecured	7,011.87	8,882.86	8,882.86	0.00	0.00
Emergency Medicine Specialis	Unsecured	395.00	NA	NA	0.00	0.00
Emergency Medicine Specialis	Unsecured	111.20	NA	NA	0.00	0.00
Endoscopy Center of Dayton Nor	Unsecured	169.57	NA	NA	0.00	0.00
Enterprise	Unsecured	250.00	NA	NA	0.00	0.00
FFCC-Columbus, Inc.	Unsecured	358.96	NA	NA	0.00	0.00
FOR TRUSTEE USE ONLY	Unsecured	NA	NA	NA	0.00	0.00
GASTROINTESTINAL AND LIVER DIS	Unsecured	189.39	NA	NA	0.00	0.00
General Revenue Corporation	Unsecured	4,193.21	NA	NA	0.00	0.00
Granite Law Group, PLLC	Unsecured	475.00	NA	NA	0.00	0.00
Infinity Group Receivables	Unsecured	100.60	NA	NA	0.00	0.00
Innovative Debt Recovery, Inc.	Unsecured	837.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	11,199.62	16,670.76	6,886.96	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	0.00	9,284.13	9,091.13	0.00	0.00
Jeff Wokutch Auto Body, Inc.	Unsecured	814.80	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	610.71	610.71	0.00	0.00
Kettering Health Network	Unsecured	50.00	NA	NA	0.00	0.00
KETTERING HEALTH NETWORK	Unsecured	1,269.34	2,537.18	2,537.18	0.00	0.00
KETTERING HEALTH NETWORK	Unsecured	159.23	2,922.19	2,922.19	0.00	0.00
Kettering Network Radiologists	Unsecured	160.25	NA	NA	0.00	0.00
Kettering Pathology Associates	Unsecured	36.10	NA	NA	0.00	0.00
Kettering Physician Network	Unsecured	109.16	NA	NA	0.00	0.00
KETTERING RADIOLOGISTS, INC.	Unsecured	11.94	NA	NA	0.00	0.00
KS NUCLEAR INC	Unsecured	139.00	NA	NA	0.00	0.00
LDG Financial Services, LLC	Unsecured	599.41	NA	NA	0.00	0.00
LEANN E COVEY	Unsecured	NA	NA	NA	0.00	0.00
Lighthouse Recovery Asso	Unsecured	702.00	NA	NA	0.00	0.00
MCM	Unsecured	775.51	NA	NA	0.00	0.00
Meaningful Beauty	Unsecured	79.90	NA	NA	0.00	0.00
Meijer	Unsecured	57.66	NA	NA	0.00	0.00
Miami Valley Hospital	Unsecured	359.25	NA	NA	0.00	0.00
Miami Valley Hospital	Unsecured	131.53	NA	NA	0.00	0.00
Miami Valley Hospital	Unsecured	396.41	NA	NA	0.00	0.00
Miami Valley Hospital	Unsecured	29.04	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MICHAEL N MOORHEAD (REAL TECI	Priority	NA	NA	NA	0.00	0.00
MIDLAND CREDIT MGMT INC	Unsecured	594.00	NA	NA	0.00	0.00
Midstates Radiology Consultant	Unsecured	22.09	NA	NA	0.00	0.00
Millennia Collections, LLC	Unsecured	85.00	NA	NA	0.00	0.00
Millennia Collections, LLC	Unsecured	160.16	NA	NA	0.00	0.00
MNet Financial Inc	Unsecured	907.00	NA	NA	0.00	0.00
NAFS	Unsecured	1,322.25	NA	NA	0.00	0.00
National Recovery Agency	Unsecured	100.00	NA	NA	0.00	0.00
NELNET	Unsecured	NA	NA	NA	0.00	0.00
NICKIE FOURMAN - APPRAISER	Priority	NA	NA	NA	0.00	0.00
NTL Recovery Agency	Unsecured	170.00	NA	NA	0.00	0.00
OHIO DEPT OF TAXATION	Unsecured	NA	NA	NA	0.00	0.00
Ohio State Medical Center	Unsecured	75.00	NA	NA	0.00	0.00
Oxford Management Services	Unsecured	635.93	NA	NA	0.00	0.00
Oxford Management Services	Unsecured	345.39	NA	NA	0.00	0.00
Parson Bishop National Collections	Unsecured	152.47	NA	NA	0.00	0.00
PECO	Unsecured	608.79	NA	NA	0.00	0.00
Premier Ladies Fitness	Unsecured	1,727.69	NA	NA	0.00	0.00
Professional Radiology, Inc.	Unsecured	45.00	NA	NA	0.00	0.00
Quest Diagnostics Incorporated	Unsecured	207.55	NA	NA	0.00	0.00
RCB Collections	Unsecured	568.08	NA	NA	0.00	0.00
Reliant Capital Solutions, LLC	Unsecured	2,647.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	1,848.20	NA	NA	0.00	0.00
Revenue Group	Unsecured	775.50	NA	NA	0.00	0.00
Revenue Group	Unsecured	53.23	NA	NA	0.00	0.00
Revenue Group	Unsecured	169.00	NA	NA	0.00	0.00
RMS	Unsecured	238.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA INC	Unsecured	2,203.95	2,203.95	2,203.95	0.00	0.00
Scheer, Green, & Burke, Co. LPA	Unsecured	100.00	NA	NA	0.00	0.00
Southwest Ohio ENT Specialists, Inc.	Unsecured	100.00	NA	NA	0.00	0.00
Springboro Imaging	Unsecured	221.31	NA	NA	0.00	0.00
TekCollect	Unsecured	482.07	NA	NA	0.00	0.00
The Bourassa Law Group, LLC	Unsecured	2,180.24	NA	NA	0.00	0.00
TRIHEALTH	Unsecured	1,977.60	NA	NA	0.00	0.00
Tri-State Adjustments, Inc.	Unsecured	150.00	NA	NA	0.00	0.00
Unique National Coll	Unsecured	75.00	NA	NA	0.00	0.00
United Collection Bureau Inc	Unsecured	81.84	NA	NA	0.00	0.00
University Emer. Phys Inc	Unsecured	376.00	NA	NA	0.00	0.00
UNSECURED BASE HOLD	Unsecured	NA	NA	NA	0.00	0.00
Wei-Lee Realty	Unsecured	1,348.36	NA	NA	0.00	0.00
West Asset Managment	Unsecured	168.00	NA	NA	0.00	0.00
Wright State Physicians	Unsecured	521.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$66,655.54	\$73,869.29	\$0.00
Mortgage Arrearage	\$33,947.98	\$27,766.86	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$100,603.52	\$101,636.15	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,130.77	\$0.00	\$0.00
TOTAL PRIORITY:	\$15,130.77	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$93,608.76	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$7,174.85</u>
Disbursements to Creditors	<u>\$101,636.15</u>
TOTAL DISBURSEMENTS :	<u>\$108,811.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/11/2019

By: /s/ Jeffrey M Kellner

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.